

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA

In re: GARY EDWARD TURNER	§	Case No. 14-bk-20157
DONNA ANN TURNER	§	
	§	
Debtor(s)	§	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

William C Miller, Chapter 13 Trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C § 1302(b)(1). The Trustee declares as follows:

- 1) The case was filed on 12/31/2014.
- 2) The plan was confirmed on 03/24/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C § 1329 on NA.
- 4) The Trustee filed action to remedy default by the debtor(s) in performance under the plan on NA.
- 5) The case was completed on 07/26/2019.
- 6) Number of months from filing or conversion to last payment: 54.
- 7) Number of months case was pending: 58.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$117,879.18.
- 10) Amount of unsecured claims discharged without full payment: \$70,542.20.
- 11) All checks distributed by the Trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor(s)	\$ 28,880.00	
Less amount refunded to debtor(s)	\$ 0.00	
NET RECEIPTS		\$ 28,880.00

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$ 2,750.00	
Court Costs	\$ 0.00	
Trustee Expenses & Compensation	\$ 2,064.37	
Other	\$ 0.00	
TOTAL EXPENSES OF ADMINISTRATION		\$ 4,814.37
Attorney fees paid and disclosed by debtor(s):	\$ 500.00	

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Interest Paid
MARAM M JAFAR	Lgl	3,250.00	NA	NA	2,750.00	0.00
CAVALRY SPV I, LLC	Uns	0.00	207.45	207.45	5.89	0.00
PENNSYLVANIA DEPT. OF REVENUE	Pri	0.00	1,586.25	1,261.33	1,261.33	0.00
PENNSYLVANIA DEPT. OF REVENUE	Uns	0.00	1,586.25	324.92	9.22	0.00
CAVALRY PORTFOLIO SVCS	Uns	0.00	2,682.99	2,682.99	76.15	0.00
CAVALRY SPV I, LLC	Uns	0.00	291.56	291.56	8.28	0.00
CAVALRY SPV I, LLC	Uns	0.00	749.24	749.24	21.27	0.00
FRANKLIN MINT FCU	Sec	14,192.00	14,192.49	18,819.65	18,819.65	0.00
US DEPARTMENT OF EDUCATION	Uns	0.00	19,407.14	19,407.14	550.84	0.00
INTERNAL REVENUE SERVICE	Pri	2,827.25	2,849.21	2,728.69	2,728.69	0.00
INTERNAL REVENUE SERVICE	Uns	0.00	2,849.21	120.52	3.42	0.00
CAVALRY SPV I, LLC	Uns	0.00	1,302.75	1,302.75	36.98	0.00
ATLAS ACQUISITION	Uns	439.00	439.65	439.65	12.48	0.00
CAVALRY SPV I, LLC	Uns	0.00	421.94	421.94	11.98	0.00
NOVAD MANAGEMENT	Sec	0.00	37,203.50	0.00	0.00	0.00
AMERICAN INFOSOURCE	Uns	475.00	466.28	466.28	13.23	0.00
AMERICAN INFOSOURCE	Uns	0.00	75.98	75.98	2.16	0.00
PORTFOLIO RECOVERY ASSO	Uns	801.00	801.00	801.00	22.73	0.00

Scheduled Creditors:

Creditor		Claim	Claim	Claim	Principal	Interest
<u>Name</u>	<u>Class</u>	<u>Scheduled</u>	<u>Asserted</u>	<u>Allowed</u>	<u>Paid</u>	<u>Paid</u>
PORTFOLIO RECOVERY ASSO	Uns	660.00	660.96	660.96	18.76	0.00
PORTFOLIO RECOVERY ASSO	Uns	0.00	700.76	700.76	19.89	0.00
CARRINGTON MORTGAGE SERV	Sec	199,507.00	166,641.77	140.80	140.80	0.00
FRANKLIN MINT FCU	Uns	0.00	6,630.09	6,630.09	188.18	0.00
FRANKLIN MINT FCU	Uns	0.00	2,308.95	2,308.95	65.54	0.00
MERRICK BANK	Uns	740.00	566.58	566.58	16.08	0.00
NEW CENTURY FINANCIAL	Uns	0.00	1,130.60	1,130.60	32.08	0.00
EQUIANT FIN SVC.	Sec	6,625.00	NA	NA	0.00	0.00
FRANKLIN MINT FCU II	Sec	26,470.00	NA	NA	0.00	0.00
PENN DEPT OF REV.	Pri	1,251.00	NA	NA	0.00	0.00
AQUA FIN INC.	Uns	5,524.00	NA	NA	0.00	0.00
CAPITAL ONE N.A.	Uns	6,996.00	NA	NA	0.00	0.00
CARE CREDIT	Uns	1,500.00	NA	NA	0.00	0.00
CREDIT ONE BANK	Uns	1,130.00	NA	NA	0.00	0.00
DEPT OF ED./NELN	Uns	14,250.00	NA	NA	0.00	0.00
FIRST PREMIER BANK	Uns	415.00	NA	NA	0.00	0.00
FRANKLIN MINT FCU II	Uns	2,346.00	NA	NA	0.00	0.00
GECRB/WALMART	Uns	207.00	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
Mortgage Arrearage	\$ 140.80	\$ 140.80	\$ 0.00
Debt Secured by Vehicle	\$ 18,819.65	\$ 18,819.65	\$ 0.00
All Other Secured	\$ 0.00	\$ 0.00	\$ 0.00
TOTAL SECURED:	\$ 18,960.45	\$ 18,960.45	\$ 0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$ 0.00	\$ 0.00	\$ 0.00
Domestic Support Ongoing	\$ 0.00	\$ 0.00	\$ 0.00
All Other Priority	\$ 3,990.02	\$ 3,990.02	\$ 0.00
TOTAL PRIORITY:	\$ 3,990.02	\$ 3,990.02	\$ 0.00
GENERAL UNSECURED PAYMENTS:	\$ 39,289.36	\$ 1,115.16	\$ 0.00

Disbursements:

Expenses of Administration	\$ 4,814.37	
Disbursements to Creditors	\$ 24,065.63	
TOTAL DISBURSEMENTS:		\$ 28,880.00

12) The Trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the Trustee is responsible have been completed. The Trustee requests a final decree be entered that discharges the Trustee and grants such other relief as may be just and proper.

Date: 11/14/2019

By: William C. Miller
Chapter 13 Standing Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.